Two-Factor Authentication (2FA): Part 1

Adding an Extra Security Layer

- 2FA Application: Download any of the following
 - What is 2FA?
- SimpleTOTP class
 - SimpleTOTP.php
 - test.php
 - config.php
 - complete_demo.php

2FA Application: Download any of the following

- Google Authenticator
- Microsoft Authenticator
- Authy
- I 1Password

All use the same RFC 6238 TOTP standard

What is 2FA?

- 2FA means using two locks to keep your stuff safe!
 - i. First Lock: A secret word only you know (like your password)
 - ii. Second Lock: A magic number from your phone or app

Even if someone finds your secret word, they can't get in without your magic number!

How 2FA Works (from users' perspective)

- 1. User logs in with username/password 🗸
- 2. System asks for 6-digit code 🔢
- 3. User opens authenticator app
- 4. The authenticator app generates time-based code 💟
- 5. User enters code → Access granted <

How 2FA Works (from an algorithm perspective)

Step 1: Generate Secret Key

Concept: Server creates shared secret

Code:

```
$secret = SimpleTOTP::generateSecret(16);
// Creates 16 random bytes for security
```

What happens:

- Server generates a random 16-byte secret
 - One time, during 2FA setup
- This secret will be shared with the user's 2FA app (like Google Authenticator) via QR code

Step 2: Set up User's App

Concept: User scans QR code to add account

Code:

```
$qr_url = SimpleTOTP::getQRCodeURL($secret, $username, "My App");
// Creates: https://api.qrserver.com/v1/create-qr-code/?...
```

What happens:

- Server converts secret to Base32 format
- Creates otpauth:// URL with secret + app info
- Generates QR code image URL
- User scans → App stores the secret

(b) Step 3: Generate Time-Based Code

Concept: Both app and server create the same 6-digit code

Code:

```
$code = SimpleTOTP::generateCode($secret);
// Uses current time + secret → 6-digit code
```

Algorithm:

- 1. Get current time: time()
- 2. Create 30-second window: floor(time() / 30)
- 3. Use HMAC-SHA1: hash_hmac('sha1', time_data, secret)
- 4. Extract six digits: Dynamic truncation
- 5. Format: sprintf('%06d', \$code)

✓ Step 4: Verify User Input

Concept: Server checks if the user's code matches

Code:

```
$is_valid = SimpleTOTP::verifyCode($user_input, $secret);
// Checks current time ±30 seconds for clock drift
```

Smart verification:

- Checks 3 time windows: current, +30sec, -30sec
- Handles clock differences between devices
- Uses hash_equals() to prevent timing attacks

Complete Flow Example

```
// 1. Setup (one time)
$secret = SimpleTOTP::generateSecret();
$qr_url = SimpleTOTP::getQRCodeURL($secret, "john@example.com");
// 2. User scans QR code with authenticator app
// 3. Login verification (every time)
$user_enters_code = "123456"; // From their app
$is_valid = SimpleTOTP::verifyCode($user_enters_code, $secret);
if ($is_valid) {
    echo "✓ Access granted!";
} else {
    echo "X Invalid code!";
```

© Key Security Features

Time-based:

- New code every 30 seconds
- Old codes automatically expire

Clock drift tolerance:

- Accepts codes from ±30 seconds
- Handles device time differences

Cryptographic security:

- HMAC-SHA1 prevents tampering
- Random secret generation
- Timing-safe comparison

SimpleTOTP class

- Simple TOTP (Time-based One-Time Password) Implementation
- Based on RFC 6238 for educational purposes

SimpleTOTP.php

generateSecret

Generate a random secret for 2FA

```
public static function generateSecret($length = 16) {
   return random_bytes($length);
}
```

generateCode

Generate 6-digit TOTP code from secret and timestamp

```
public static function generateCode($secret, $timestamp = null) {
   if ($timestamp === null) { $timestamp = time(); }
   // TOTP uses 30-second time windows
   $time slice = floor($timestamp / 30);
   // Create time-based counter (8 bytes, big-endian)
   $counter = pack('N*', 0) . pack('N*', $time_slice);
   // Generate HMAC-SHA1 hash
   $hash = hash_hmac('sha1', $counter, $secret, true);
   // Dynamic truncation (RFC 4226)
   $offset = ord($hash[19]) & 0xf;
   scode = (
        ((ord(\$hash[\$offset+0]) \& 0x7f) << 24) | ((ord(\$hash[\$offset+1]) \& 0xff) << 16) | ((ord(\$hash[\$offset+2]) \& 0xff) << 8) |
        (ord($hash[$offset+3]) & 0xff)
   ) % 1000000;
   // Return 6-digit code with leading zeros
   return sprintf('%06d', $code);
```

getQRCodeURL

Generate QR code URL for authenticator apps

getQRCodeURLs

Generate multiple QR code URLs for fallback options

```
public static function getQRCodeURLs($secret, $username, $issuer = 'Demo App') {
    $secret base32 = self::base32Encode($secret);
    $label = urlencode($issuer . ':' . $username);
    $params = http build query([
        'secret' => $secret base32,
        'issuer' => $issuer,
        'algorithm' => 'SHA1',
        'digits' => 6,
        'period' => 30
    ]);
    $otpauth url = "otpauth://totp/{$label}?{$params}";
    return [
        'qr server' => "https://api.grserver.com/v1/create-gr-code/?size=200x200&data=" . urlencode($otpauth url),
        'quickchart' => "https://quickchart.io/qr?text=" . urlencode($otpauth url) . "&size=200",
        'otpauth url' => $otpauth url,
        'manual key' => $secret base32
    ];
```

base32Encode

QR code generator uses this function to get the code.

```
$secret_base32 = self::base32Encode($secret);
```

Convert binary secret to Base32 for QR codes

```
public static function base32Encode($data) {
    $alphabet = 'ABCDEFGHIJKLMNOPQRSTUVWXYZ234567'; $encoded = ''; $bits = '';
    for ($i = 0; $i < strlen($data); $i++) { $bits _= sprintf('%08b', ord($data[$i])); }</pre>
    // Pad to multiple of 5 bits
    while (strlen($bits) % 5 !== 0) {
        $bits .= '0';
    // Convert every 5 bits to a base32 character
    for ($i = 0; $i < strlen($bits); $i += 5) {</pre>
        $chunk = substr($bits, $i, 5);
        $encoded _= $alphabet[bindec($chunk)];
    return $encoded;
```

verifyCode

- Verify TOTP code against secret
- Allows 1 time window tolerance for clock drift

```
public static function verifyCode($code, $secret, $timestamp = null) {
   if ($timestamp === null) { $timestamp = time(); }
   // Check current time window and ±1 window for clock drift
   for ($i = -1; $i <= 1; $i++) {
        $test_time = $timestamp + ($i * 30);
        $expected_code = self::generateCode($secret, $test_time);
        if (hash_equals($code, $expected_code)) return true;
   }
   return false;
}</pre>
```

test.php

- Start the local server, if it is not started yet
 - php −S localhost:8000
- Run curl localhost:8000/test.php
- Purpose: Understanding the core TOTP algorithm
- What it does:
 - Standalone demonstration Only needs SimpleTOTP.php
 - Pure algorithm focus Shows how TOTP cryptography works
 - Step-by-step breakdown of the mathematical process
 - Educational explanations of time windows, code generation, verification

Step 1: Generate a secret

```
echo "1. Generating Secret Key...\n";
$secret = SimpleTOTP::generateSecret(16);
$secret_base32 = SimpleTOTP::base32Encode($secret);

echo "Secret (binary): " . bin2hex($secret) . "\n";
echo "Secret (Base32): " . $secret_base32 . "\n\n";
```

```
Secret (binary): 87023e2de9658c839ec8f804e16fc3f7
Secret (Base32): Q4BD4LPJMWGIHHWI7AC0C36D64
```

Step 2: Generate current TOTP code

```
echo "2. Generating TOTP Code...\n";
$timestamp = time();
$code = SimpleTOTP::generateCode($secret, $timestamp);

echo "Current timestamp: " . $timestamp . "\n";
echo "Time window: " . floor($timestamp / 30) . " (changes every 30 seconds)\n";
echo "Generated code: " . $code . "\n\n";
```

```
Current timestamp: 1754529861
Time window: 58484328 (changes every 30 seconds)
Generated code: 551170
```

Step 3: Verify the code

```
echo "3. Verifying TOTP Code...\n";
$is_valid = SimpleTOTP::verifyCode($code, $secret, $timestamp);
echo "Code verification: " . ($is_valid ? " ✓ VALID" : " X INVALID") . "\n\n";
```

```
Code verification: <a href="#">VALID</a>
```

Step 4: Show how codes change over time

```
Time -2\times30s: 01:23:21 \rightarrow Code: 381904

Time -1\times30s: 01:23:51 \rightarrow Code: 686102

Time CURRENT: 01:24:21 \rightarrow Code: 551170

Time +1\times30s: 01:24:51 \rightarrow Code: 992161

Time +2\times30s: 01:25:21 \rightarrow Code: 722375
```

Step 5: QR Code URL

```
echo "5. QR Code for Authenticator App...\n";
$qr_url = SimpleTOTP::getQRCodeURL($secret, 'testuser', 'Demo App');
echo "QR Code URL: " . $qr_url . "\n\n";
```

```
QR Code URL: https://api.qrserver.com/v1/create-qr-code/?size=200x200&data=otpauth %3A%2F%2Ftotp%2FDemo%2BApp%253Atestuser%3Fsecret %3DQ4BD4LPJMWGIHHWI7ACOC36D64%26issuer%3DDemo%2BApp%26algorithm %3DSHA1%26digits%3D6%26period%3D30
```

Step 6: Test invalid codes

```
echo "6. Testing Invalid Codes...\n";
$invalid_codes = ['000000', '123456', '999999'];

foreach ($invalid_codes as $invalid_code) {
    $is_valid = SimpleTOTP::verifyCode($invalid_code, $secret, $timestamp);
    echo "Code {$invalid_code}: " . ($is_valid ? " VALID" : " X INVALID") . "\n";
}
```

```
Code 000000: X INVALID
Code 123456: X INVALID
Code 999999: X INVALID
```

Step 7: Clock drift tolerance

```
$old_code = SimpleTOTP::generateCode($secret, $timestamp - 30); // Previous window
$future_code = SimpleTOTP::generateCode($secret, $timestamp + 30); // Next window

echo "Previous window code: {$old_code} → " .
    (SimpleTOTP::verifyCode($old_code, $secret, $timestamp) ? " ACCEPTED" : " REJECTED") . "\n";

echo "Current window code: {$code} → " .
    (SimpleTOTP::verifyCode($code, $secret, $timestamp) ? " ACCEPTED" : " REJECTED") . "\n";

echo "Future window code: {$future_code} → " .
    (SimpleTOTP::verifyCode($future_code, $secret, $timestamp) ? " ACCEPTED" : " REJECTED") . "\n";
```

```
Previous window code: 686102 → ✓ ACCEPTED

Current window code: 551170 → ✓ ACCEPTED

Future window code: 992161 → ✓ ACCEPTED
```

config.php

• This script contains utility functions for storing and loading users in JSON.

```
<?php
// Session file to persist user data (simple file-based storage)
$users_file = 'users_data.json';
// Load users from file if it exists
function loadUsers() {
    global $users, $users_file;
    if (file_exists($users_file)) {
        $data = json_decode(file_get_contents($users_file), true);
        if ($data) { $users = $data; }
// Save users to file
function saveUsers() {
    global $users, $users file;
    file_put_contents($users_file, json_encode($users, JSON_PRETTY_PRINT));
```

It contains helper functions to get users and update users.

```
// Helper function to get user by username
function getUser($username) {
    global $users;
    loadUsers();
    return isset($users[$username]) ? $users[$username] : null;
// Helper function to update user
function updateUser($username, $data) {
    global $users;
    loadUsers();
    if (isset($users[$username])) {
        $users[$username] = array_merge($users[$username], $data);
        saveUsers();
        return true;
    return false;
// Initialize users file
loadUsers();
?>
```

complete_demo.php

- Run curl localhost:8000/demo_complete.php
- Purpose: Complete 2FA system in a production-like environment
- What it does:
 - Full system simulation Uses config.php, user database
 - Complete user workflow Setup → Verification → Login → Reset
 - Real-world integration Shows how 2FA fits into actual applications
 - System management User state, data persistence, error handling

users_data.json

- We use JSON for storing user/password information.
 - We will use MySQL later in this course.
 - Each user may use TOTP for the user name/password.

```
"john": {
     "username": "john",
     "password": "password123",
"totp_secret": null,
     "totp_enabled": false
"admin": {
     "username": "admin",
     "password": "admin123",
"totp_secret": "xycIprnjz52rELZwKzPdYA==",
     "totp_enabled": true
```

Step 1: Test QR Code Generation

```
$secret = SimpleTOTP::generateSecret(16);
$secret_hex = bin2hex($secret);
$secret_base32 = SimpleTOTP::base32Encode($secret);
echo "✓ Generated secret: {$secret hex}\n";
echo " Base32 format: {$secret_base32}\n";
// Test old vs new OR URLs
$qr_urls = SimpleTOTP::getQRCodeURLs($secret, $demo_user, 'PHP 2FA Demo');
echo " QR Server URL: " . substr($qr_urls['qr_server'], 0, 60) . "...\n";
echo " QuickChart URL: " . substr($qr_urls['quickchart'], 0, 60) . "...\n";
// Generate a TOTP code for demonstration
$current_code = SimpleTOTP::generateCode($secret);
echo " Current TOTP code: {$current_code}\n\n";
```

✓ Generated secret: 8c97456e5ef0d76e9c9cddec2030e7d3
✓ Base32 format: RSLUK3S66DLW5HE43XWCAMHH2M
✓ QR Server URL: https://api.qrserver.com/v1/create-qr-code/?size=200x200&dat...
✓ QuickChart URL: https://quickchart.io/qr?text=otpauth%3A%2F%2Ftotp%2FPHP%2B2...
✓ Current TOTP code: 897279

Step 2: Check Initial User Status

```
$user = getUser($demo_user);
if (!$user) {
    echo "X User not found. Creating demo environment...\n";
    // This would typically be handled by config.php initialization
} else {
    echo "V User found: {$demo_user}\n";
    echo "TOTP Enabled: " . ($user['totp_enabled'] ? 'Yes' : 'No') . "\n";
    echo "Has Secret: " . (!empty($user['totp_secret']) ? 'Yes' : 'No') . "\n";
} echo "\n";
```

```
✓ User found: john
TOTP Enabled: No
Has Secret: No
```

Step 3: Reset if already enabled (clean slate)

• For test purposes, the users should *not* be disabled from using 2FA.

```
if ($user && $user['totp_enabled']) {
    echo "i    2FA already enabled. Resetting for demo...\n";
    updateUser($demo_user, [
        'totp_secret' => null,
        'totp_enabled' => false
    ]);
    echo "    Reset completed\n";
} else {
    echo "    User ready for 2FA setup\n";
}
echo "\n";
```

✓ User ready for 2FA setup

Step 4: Simulate 2FA Setup

• In this mode, users cannot use the QR code, so we simulate users' input to verify.

```
try {
   // Generate new secret for setup
    $setup secret = SimpleTOTP::generateSecret();
   // Store secret (temporarily, not yet enabled)
    updateUser($demo_user, ['totp_secret' => base64_encode($setup_secret)]);
    // Generate OR code information
    $setup_gr_urls = SimpleTOTP::getQRCodeURLs($setup_secret, $demo_user, 'PHP 2FA Demo');
    $setup_code = SimpleTOTP::generateCode($setup_secret);
    echo " Secret generated and stored\n";
    echo "☑ QR code URL ready: " . substr($setup_qr_urls['qr_server'], 0, 50) . "...\n";
    echo "☑ Manual entry key: " . SimpleTOTP::base32Encode($setup_secret) . "\n";
    echo " Current code for verification: {$setup code}\n";
} catch (Exception $e) {
    echo "X Setup failed: " . $e->getMessage() . "\n";
    exit(1):
echo "\n";
```

- Secret generated and stored
- ☑ QR code URL ready: https://api.qrserver.com/v1/create-qr-code/?size=2...
- ✓ Manual entry key: WK7KCTGMIUH3RLWM3LP3JF0TNA
- Current code for verification: 515736

Step 5: Simulate Verification

We enable 2FA for the demo user.

```
// Reload user data
$user = getUser($demo_user);
if ($user && !empty($user['totp_secret'])) {
    $stored_secret = base64_decode($user['totp_secret']);
    // Verify the code we generated
    $is_valid = SimpleTOTP::verifyCode($setup_code, $stored_secret);
    if ($is valid) {
        // Enable 2FA
        updateUser($demo_user, ['totp_enabled' => true]);
        echo "✓ Code verification successful\n";
        echo "✓ 2FA enabled for user: {$demo_user}\n";
    } else {
        echo "X Code verification failed\n";
} else { echo "X No secret found for verification\n"; }
```

- ✓ Code verification successful
- ✓ 2FA enabled for user: john

Step 6: Test Login

In the verification, we assume that users give the correct \$setup_code.

```
$user = getUser($demo_user);
if ($user && $user['totp_enabled']) {
    $login_secret = base64_decode($user['totp_secret']);
    $login_code = SimpleTOTP::generateCode($login_secret);
   // Simulate login verification
    $login valid = SimpleTOTP::verifyCode($login code, $login secret);
    echo "✓ Generated login code: {$login code}\n";
    echo "✓ Login verification: " . ($login_valid ? 'SUCCESS' : 'FAILED') . "\n";
} else {
    echo "X 2FA not properly enabled\n";
echo "\n";
```

✓ Generated login code: 515736
✓ Login verification: SUCCESS

Step 7: Demonstrate Time Window Behavior

```
if ($user && $user['totp enabled']) {
              $time_secret = base64_decode($user['totp_secret']);
              $current time = time();
              echo "Current time: " . date('H:i:s', $current_time) . " (timestamp: {$current_time})\n";
              echo "Time window: " . floor($current time / 30) . "\n\n";
              echo "Code generation for different time windows:\n";
              for (\$i = -2; \$i \le 2; \$i++) {
                             time = time = time + (time +
                             $test_code = SimpleTOTP::generateCode($time_secret, $test_time);
                             time\ label = ti === 0 ? "CURRENT" : (ti > 0 ? "+{ti} × 30s" : "{ti} × 30s");
                             $is accepted = SimpleTOTP::verifyCode($test code, $time secret, $current time);
                             echo sprintf(" %s: %s → %s %s\n",
                                            str pad($time label, 8),
                                            date('H:i:s', $test_time),
                                            $test code.
                                            $is accepted ? '✓ ACCEPTED' : 'X REJECTED'
                             );
```

```
Current time: 02:03:21 (timestamp: 1754532201)
Time window: 58484406

Code generation for different time windows:
    -2×30s : 02:02:21 → 769126 × REJECTED
    -1×30s : 02:02:51 → 249631 ✓ ACCEPTED
    CURRENT : 02:03:21 → 515736 ✓ ACCEPTED
    +1×30s : 02:03:51 → 845397 ✓ ACCEPTED
    +2×30s : 02:04:21 → 671533 × REJECTED
```

Step 8: Demonstrate Reset Functionality

```
echo "Current user state before reset:\n";
$user = getUser($demo_user);
echo " - TOTP Enabled: " . ($user['totp_enabled'] ? 'Yes' : 'No') . "\n";
echo " - Has Secret: " . (!empty($user['totp_secret']) ? 'Yes' : 'No') . "\n";
// Perform reset
$reset data = [
    'totp_secret' => null,
    'totp enabled' => false
];
$reset_success = updateUser($demo_user, $reset_data);
if ($reset success) {
    echo "✓ Reset successful\n":
   // Verify reset
    $user = getUser($demo user);
    echo "User state after reset:\n";
    echo " - TOTP Enabled: " . ($user['totp_enabled'] ? 'Yes' : 'No') . "\n";
    echo " - Has Secret: " . (!empty($user['totp secret']) ? 'Yes' : 'No') . "\n";
} else {
    echo "X Reset failed\n":
```

Current user state before reset:

- TOTP Enabled: Yes
- Has Secret: Yes
- ✓ Reset successful